

Jeremiah W. (Jay) Nixon
Governor
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
John M. Huff, Director

DIVISION OF FINANCE

301 West High Street, Room 630
P.O. Box 716
Jefferson City, MO 65102-0716
(573) 751-3242
(573) 751-9192 FAX
www.finance.mo.gov

Debra Hardman
Acting Commissioner

September 4, 2015

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2015, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies remained the same at 262. Six banks merged into other institutions and six new state bank charters were granted; as four national institutions and two federal thrifts converted to state chartered banks.

Assets in state-chartered banks totaled \$106.9 billion on June 30, 2015, an increase of 6.5 percent from one year earlier. Deposits were \$88.6 billion and total loans were \$67.5 billion on June 30, 2015, an increase of 5.9 percent and 11.4 percent from one year earlier, respectively.

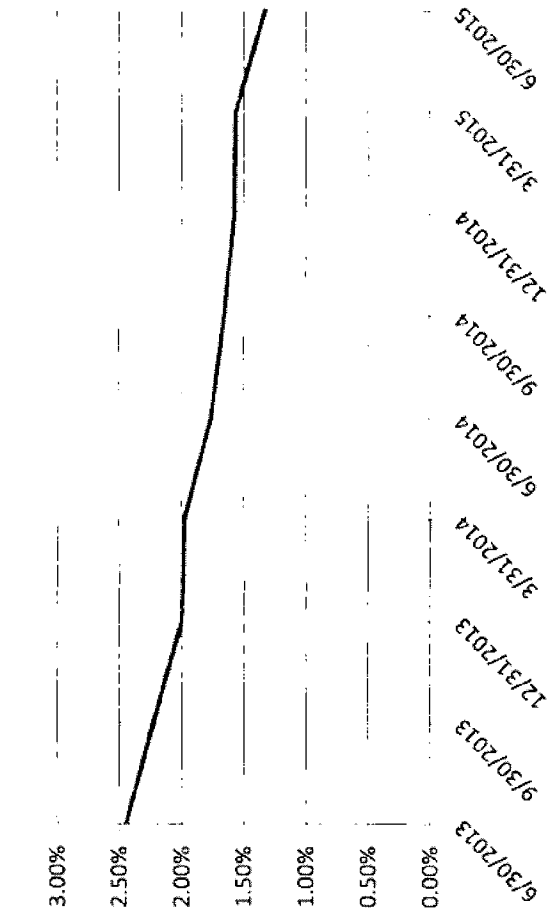
The overall condition of Missouri state-chartered banks continued to improve. The attached graphs illustrate improvement in several component areas. Asset quality has improved since last year, with the past due ratio declining to a manageable 1.33 percent from 1.77 percent one year earlier. The return on assets has stabilized and remains strong at 1.08 percent, despite a compressed and declining net interest margin. The median return on assets for state-chartered banks is 0.97 percent as of June 30, 2015.

Capital remains strong, as the Tier 1 Leverage Capital is 9.78 percent of total assets, which is slightly above the national average of 9.53 percent.

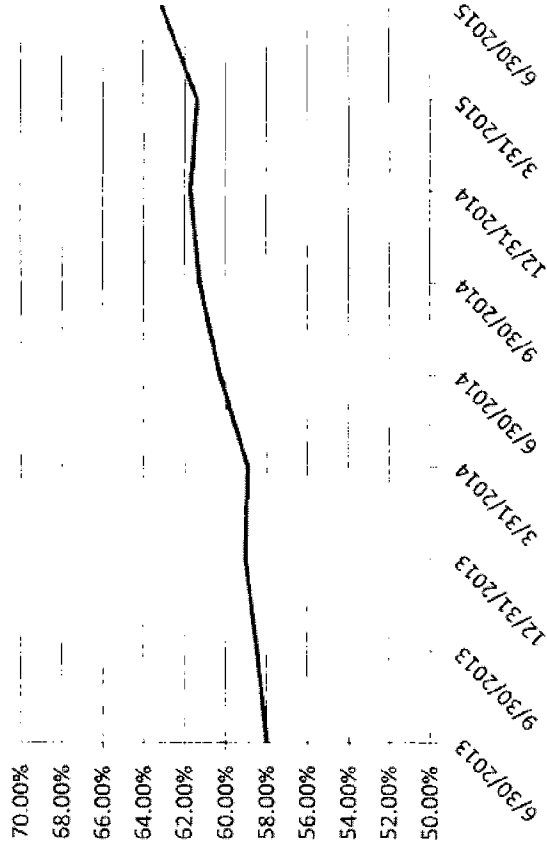
A handwritten signature in cursive script that reads "Christie Kincannon".

Christie Kincannon
Acting Deputy Commissioner

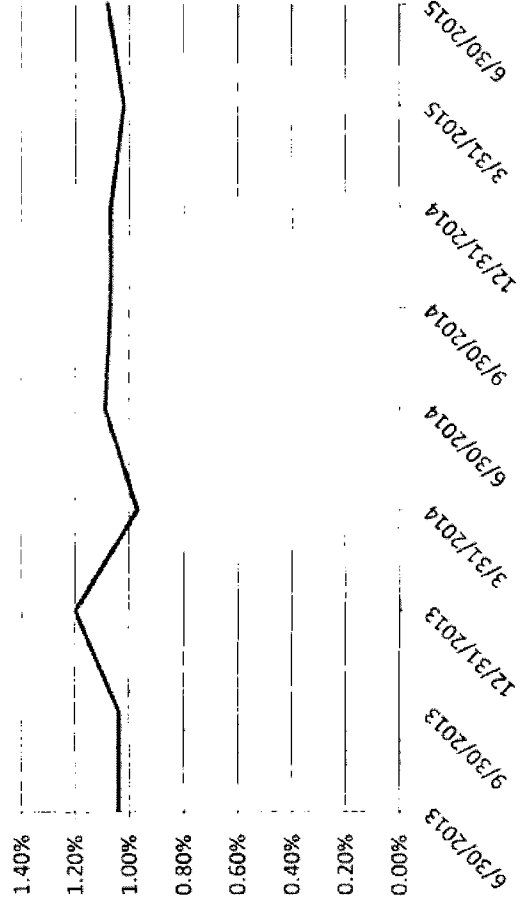
PAST DUE LOANS TO TOTAL LOANS



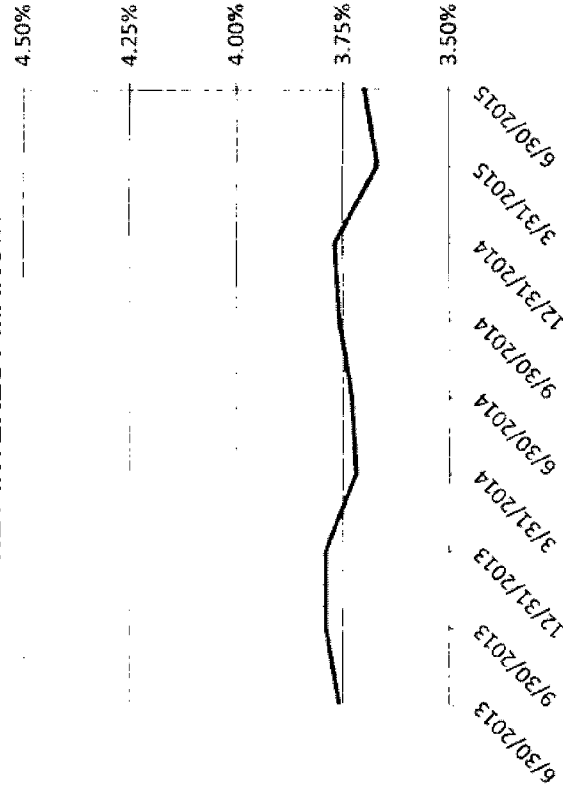
LOANS/ASSETS



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2015**

THOUSANDS OF DOLLARS	262 BANKS 6/30/2015	262 BANKS 6/30/2014	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$67,494,667	\$60,562,612	\$6,932,055	11.4%
Allowance for Loan Losses	995,306	988,370	6,936	0.7%
Total Assets	106,977,271	100,404,381	6,572,890	6.5%
LIABILITIES				
Total Deposits	88,607,163	83,668,085	4,939,078	5.9%
Total Equity Capital	11,051,852	10,274,987	776,865	7.6%

OPERATING RATIOS	6/30/2015	6/30/2014	CHANGE
Equity Capital/Assets	10.33%	10.23%	0.10%
Tangible Equity Capital/Assets	9.78%	9.72%	0.06%
Capital and Allowance for Loan Losses/Assets	11.16%	11.11%	0.05%
Total Loans/Assets	63.09%	60.32%	2.77%
Past Due and Nonaccrual Loans/Total Loans	1.33%	1.77%	-0.44%
Allowance for Loan Losses/Total Loans	1.47%	1.63%	-0.16%
Average Net Interest Margin	3.70%	3.73%	-0.03%
Return on Assets	1.08%	1.09%	-0.01%

NOTES:

Does not include five nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2015**

MILLIONS OF DOLLARS	6/30/2015			6/30/2014	PERCENT CHANGE
	262 STATE BANKS	20 NATIONAL BANKS	282 ALL BANKS	286 ALL BANKS	
ASSETS					
Cash and Due from Banks	5,765	1,697	7,462	7,433	0.4%
Investment Securities	27,530	10,567	38,097	39,278	-3.0%
Total Loans and Leases	67,495	15,208	82,703	75,710	9.2%
Less: Reserves	995	164	1,159	1,191	-2.7%
Federal Funds Sold	1,404	155	1,559	1,524	2.3%
Fixed Assets	1,996	500	2,496	2,472	1.0%
Other Real Estate	435	50	485	666	-27.2%
Intangible Assets	659	212	871	813	7.1%
Other assets	2,688	581	3,269	3,107	5.2%
TOTAL ASSETS	\$106,977	\$28,806	\$135,783	\$129,812	4.6%
LIABILITIES					
Total Deposits	88,607	23,460	112,067	107,677	4.1%
Deposits over 250M	3,855	788	4,643	4,687	-0.9%
Brokered Deposits	6,490	226	6,716	6,444	4.2%
Federal Funds Purchased	4,304	2,040	6,344	5,645	12.4%
Other liabilities	3,014	549	3,563	3,383	5.3%
Total Equity Capital	11,052	2,757	13,809	13,107	5.4%
TOTAL LIABILITIES	\$106,977	\$28,806	\$135,783	\$129,812	4.6%
EARNINGS					
Interest Income	1,819	391	2,210	2,184	1.2%
Interest Expense	157	24	181	193	-6.2%
Net Interest Income	1,662	367	2,029	1,991	1.9%
Provision for Loan Losses	41	16	57	80	-28.8%
Net Income	575	80	655	641	2.2%
Cash Dividends	383	19	402	403	-0.2%
Net Loan Losses	40	11	51	80	-36.3%